

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	2759049
<b>Application Number:</b>	09487233
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	2923
<b>Title of Invention:</b>	Consumer-directed financial transfers using automated clearinghouse networks
<b>First Named Inventor/Applicant Name:</b>	Scott D. Cook
<b>Customer Number:</b>	57956
<b>Filer:</b>	Rober Lord/Jaime Hathaway
<b>Filer Authorized By:</b>	Rober Lord
<b>Attorney Docket Number:</b>	37202/028001; 990090
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<b>Filing Date:</b>	19-JAN-2000
<b>Time Stamp:</b>	11:22:02
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /zip	Pages (if appl.)
1		37202_028001_Response.pdf	87503 4c4b606e2f94d20243630629fc57389 a356b0	yes	11

Multipart Description/PDF files in .zip description			
Document Description	Start	End	
Amendment After Final	1	2	
Claims	3	8	
Applicant Arguments/Remarks Made in an Amendment	9	11	

**Warnings:**

**Information:**

Total Files Size (in bytes):	87503
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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.